



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION EXAMINING OPERATIONS

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|-------------|---|-----------------|---------------|
| Applicant: | Saylors | Group Art Unit: | 3624 |
| Serial No.: | 09/894,644 | Examiner: | LEE, CHEUKFAN |
| Filed: | 06-27-2001 | Docket No.: | DW:WebDep644 |
| Title: | WEB DEPENDENT CONSUMER FINANCING AND VIRTUAL RESELLING METHOD | | |

INFORMATION DISCLOSURE STATEMENT IN ACCORDANCE WITH 37 CFR §1.98

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Law Office of Karen Dana Oster, LLC
PMB 1020
15450 SW Boones Ferry Rd. #9
Lake Oswego, OR 97035
November 10, 2003

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant submits herewith copies of patents and other art of which he is aware and which he desires to have considered by the Patent Office in accordance with 37 CFR Sec. 1.97. In accordance with 37 CFR Sec. 1.97(b)(3), this Information Disclosure Statement is being submitted before the mailing date of a first office action on the merits.

In accordance with 37 CFR Sec. 1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any patent or patents,

or other art referred to herein is, or is considered to be, material to patentability under 37 CFR Sec. 1.56(b) unless specifically designated as such.

A list of the patents enclosed herewith is set forth on the attached three page form.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Karen Oster", written in a cursive style.

Karen Dana Oster
Reg. No. 37,621
Of Attorneys of Record
Tel: (503) 810-2560



PTO/SB/08a (08-03)
Approved for use through 07/31/2006, OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 3

Complete if Known

Application Number 09/894,644
Filing Date June 27, 2001
First Named Inventor Saylor
Art Unit 3624
Examiner Name LEE, CHEUKFAN
Attorney Docket Number DW:WebDep644

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| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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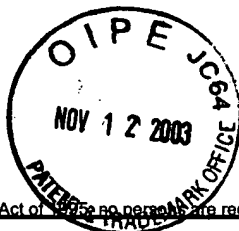
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet 2 of 3

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| | |
|------------------------|---------------|
| Application Number | 09/894,644 |
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| First Named Inventor | Saylor |
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| Examiner Name | LEE, CHEUKFAN |
| Attorney Docket Number | DW:WebDep644 |

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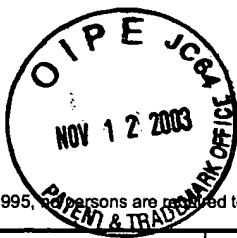
| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
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| Examiner Name | LEE, CHEUKFAN |
| Attorney Docket Number | DW:WebDep644 |

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